

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

In re: OZELL A. GHAFFAAR	§	Case No. 16-bk-15008
	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S AMENDED FINAL REPORT AND ACCOUNT**

William C Miller, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 07/15/2016.
- 2) The plan was confirmed on 12/05/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 01/19/2021.
- 6) Number of months from filing or conversion to last payment: 54.
- 7) Number of months case was pending: 59.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$34,260.00.
- 10) Amount of unsecured claims discharged without full payment: \$40,284.43.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 13,128.00	
Less amount refunded to debtor(s)	\$ 208.00	
<b>NET RECEIPTS</b>		<b>\$ 12,920.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 4,520.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,027.94	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 5,547.94</b>
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
ZACHARY PERLICK, ESQ.	Lgl	0.00	4,520.00	4,520.00	4,520.00	0.00
JPMORGAN CHASE BANK, NA	Sec	15,000.00	15,878.42	0.00	0.00	0.00
WELLS FARGO HOME MTGE INC	Sec	58,212.00	57,192.80	0.00	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Uns	0.00	18,096.65	18,096.65	4,271.72	0.00
PHILADELPHIA PARKING	Uns	276.00	573.00	573.00	135.26	0.00
U.S. DEPARTMENT OF EDUCATION	Uns	0.00	12,349.95	12,349.95	2,915.21	0.00
AMERICAN INFOSOURCE LP	Uns	0.00	211.25	211.25	49.87	0.00
AMERICAN CREDIT ACCEPTANCE	Sec	40,693.00	NA	NA	0.00	0.00
AQUA PA	Uns	167.00	NA	NA	0.00	0.00
ARCADIA RECOVERY	Uns	240.00	NA	NA	0.00	0.00
CAPITAL ONE	Uns	689.34	NA	NA	0.00	0.00
CITY OF PHILA	Uns	338.00	NA	NA	0.00	0.00
CROZER-KEYSTONE HEALTH	Uns	100.00	NA	NA	0.00	0.00
DIRECTV	Uns	211.25	NA	NA	0.00	0.00
DIVERSIFIED CONSULTANTS	Uns	527.00	NA	NA	0.00	0.00
FED LOAN SERVICING	Uns	12,197.00	NA	NA	0.00	0.00
FINANCIAL RECOVERIES	Uns	98.87	NA	NA	0.00	0.00
HAN EMERGENCY PHYSICIANS	Uns	649.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
HSN FLEXPAY DEPT	Uns	75.71	NA	NA	0.00	0.00
PECO BANKRUPTCY COLLECTIONS	Uns	164.18	NA	NA	0.00	0.00
PENN DENTAL MEDCINE	Uns	110.60	NA	NA	0.00	0.00
PENN MEDICINE	Uns	200.67	NA	NA	0.00	0.00
VERIZON	Uns	319.02	NA	NA	0.00	0.00
XEROX STATE& LOCAL	Uns	338.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 31,230.85	\$ 7,372.06	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 5,547.94	
Disbursements to Creditors	\$ 7,372.06	
<b>TOTAL DISBURSEMENTS:</b>		\$ 12,920.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 06/15/2021

By: William C. Miller  
Chapter 13 Standing Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.